BANKRUPTCY COURT

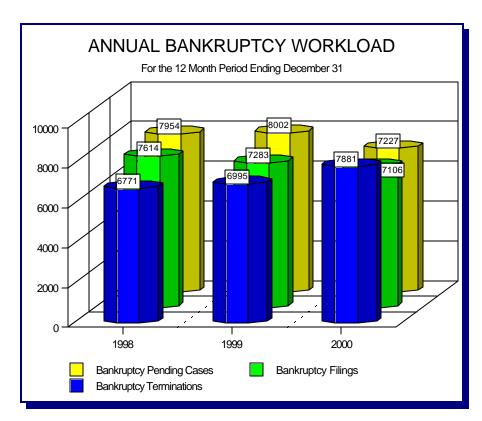
A. Bankruptcy Workload Bankruptcy filings decreased by 2% during 2000. This was the second successive year filings declined after a number of steady increases. Bankruptcy terminations rose by 13% while pending bankruptcy cases went down 10%.

Bankruptcy Case Proceedings For the 12 Month Period Ending December 31								
1998 % Change 1999 % Change 2000								
Filings *	7,608	-4%	7,274	-2%	7,101			
Oregon Referrals Ê	6	50%	9	-44%	5			
Total Filings	7,614	-4%	7,283	-2%	7,106			
Case Terminations **	6,771	3%	6,995	13%	7,881			
Pending Cases Í 7,954 1% 8,002 -10% 7,227								

^{*} Includes re-openings

Í Includes Oregon cases

Ê Malheur County, Oregon, cases are filed in Portland and referred to the District of Idaho for administration. Upon closure of the case, the file is returned to Oregon. In 1968, the United States Judicial Conference established concurrent jurisdiction for the District of Idaho with Malheur County in the District of Oregon.



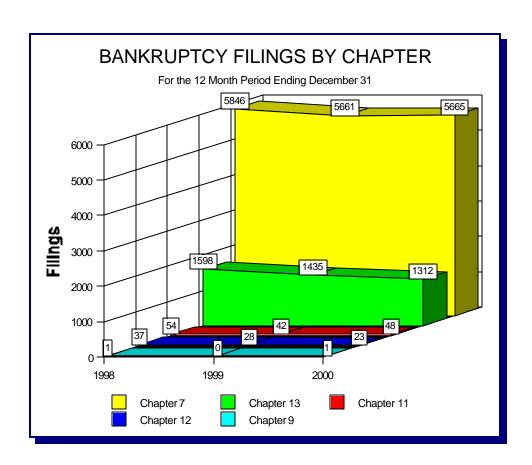
^{**} Includes Oregon closings

B. Bankruptcy Filings by Chapter Bankruptcy Chapter 7s, which represent the largest volume of bankruptcy proceedings, remained constant during 2000. Chapter 13s decreased by 9%, Chapter 11s went up 14% while Chapter 12s declined by 18%.

Bankruptcy Filings by Chapter For the 12 Month Period Ending December 31								
	1998	% Change	1999	% Change	2000			
Chapter 7	5,846	-3%	5,661	0%	5,665			
Chapter 9	1	-100%	0	-	1			
Chapter 11	54	-22%	42	14%	48			
Chapter 12	37	-24%	28	-18%	23			
Chapter 13	1,598	-10%	1,435	-9%	1,312			
Sub-Total	7,536	-5%	7,166	-2%	7,049			
Reopenings	72	50%	108	-39%	66			
Oregon Referrals	6	50%	9	-100%	5			
Total	7,614	-4%	7,283	-2%	7,115			

Oregon Bankruptcy Referrals by Chapter					
Chapter 7 5					
Chapter 11	0				
Chapter 12	0				
Chapter 13	0				
Total 5					

Bankruptcy Re-Openings by Chapter					
Chapter 7	54				
Chapter 11	3				
Chapter 12	2				
Chapter 13	7				
Total	66				



C. <u>Bankruptcy Filings by Location and Chapter</u> The most significant change in the number of bankruptcy filings occurred in Moscow, which declined 16%. Boise experienced a 3% decrease. Coeur d'Alene filings dropped 1%. Twin Falls increased 6% while Pocatello went up 2%.

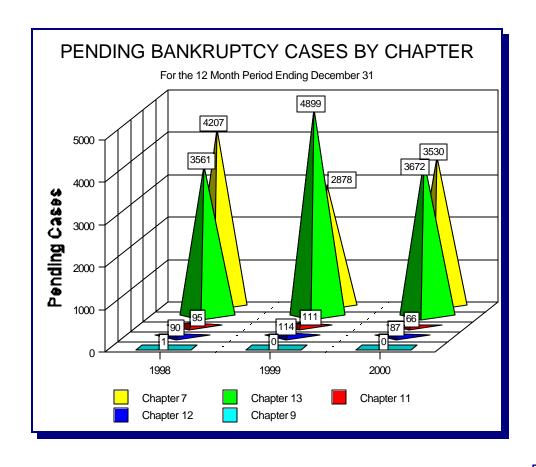
Chapter 7s, which comprise the largest category of bankruptcy filings, increased by 1% in Boise, by 6% in Pocatello and by 9% in Twin Falls, but decreased 19% in Moscow and 2% in Coeur d'Alene. Chapter 13s, which constitute the second largest category, decreased by 13% in Boise, by 19% in Pocatello, by 3% in Coeur d'Alene, and by 23% in Twin Falls. The only increase in Chapter 13 filings was in Moscow, which rose a modest 1%. Since there are relatively few Chapter 11 and Chapter 12 bankruptcy filings in Idaho, any change whatsoever results in wild swings in percentages.

Bankruptcy Filings by Location and Chapter For the 12 Month Period Ending December 31							
	Boise	Pocatello	Moscow	Coeur d'Alene	Twin Falls	Total	
Chapter 7							
1998	2,396	1,269	426	1,037	718	5,846	
% Change	2%	-8%	-4%	-4%	-8%	-3%	
1999	2,432	1,166	409	991	663	5,661	
% Change	1%	6%	-19%	-2%	9%	1%	
2000	2,453	1,241	330	974	725	5,723	
Chapter 11							
1998	12*	15	3	12	12	54	
% Change	33%	-33%	0%	-67%	-25%	-22%	
1999	16	10	3	4	9	42	
% Change	-6%	-20%	-67%	75%	-11%	-7%	
2000	15	8	1	7*	8	39	
Chapter 12							
1998	7	16	0	2	12	37	
% Change	29%	-63%		-100%	8%	-24%	
1999	9	6	0	0	13	28	
% Change	-44%	0%	-	-	-38%	-25%	
2000	5	6	1	1	8	21	
Chapter 13							
1998	1,019	244	127	125	83	1,598	
% Change	-5%	-14%	-24%	-18%	-27%	-10%	
1999	964	211	97	102	61	1,435	
% Change	-13%	-19%	1%	-3%	-23%	-13%	
2000	838	170	98	99	47	1,252	
Total							
1998	3,435	1,544	556	1,176	825	7,536	
% Change	0%	-10%	-8%	-7%	-10%	-5%	
1999	3,421	1,393	509	1,097	746	7,166	
% Change	-3%	2%	-16%	-1%	6%	-2%	
2000	3,311	1,425	430	1,081	788	7,035	

^{*} Includes one Chapter 9 filing.

D. Pending Bankruptcy Cases by Chapter Overall, the number of pending Bankruptcy cases decreased by 8% during 2000, despite a 23% increase in the number of pending Chapter 7 cases. However, pending Chapter 13s went down by 25%, pending Chapter 12s declined 24% while pending Chapter 11s dropped by 41%.

Pending Bankruptcy Cases by Chapter For the 12 Month Period Ending December 31								
	1998	1998 % Change 1999 % Change 2000						
Chapter 7	4,207	-32%	2,878	23%	3,530			
Chapter 9	1	-	0	-	0			
Chapter 11	95	17%	111	-41%	66			
Chapter 12	90	27%	114	-24%	87			
Chapter 13	3,561	38%	4,899	-25%	3,672			
Total	7,954	1%	8,002	-8%	7,355			



E. Adversary Workload During 2000, the filing of adversary proceedings increased by 28%. Adversary case terminations rose 39% while pending adversary proceedings dropped 11%.

Bankruptcy Adversary Proceedings For the 12 Month Period Ending December 31								
	1998 % Change 1999 % Change 2000							
Filings	363	-8%	333	28%	427			
Terminations	394	-12%	348	39%	482			
Pending Cases 186 0% 186 -11% 166								

F. Bankruptcy Hearings in Divisional Offices Bankruptcy Court hearing hours decreased by 25% during 2000. The most significant decrease occurred in Pocatello, which was down by 45%. Boise, went down by 30% while Moscow dropped by 14%. Conversely, Bankruptcy hearing hours in Twin Falls rose by 76%, while Coeur d'Alene went up by only 2%.

Bankruptcy Court Hours by Hearing Location For the 12 Month Period Ending December 31								
Location	1998	% Change	1999	% Change	2000			
Boise	275	54%	423	-30%	296			
Twin Falls	31	-6%	29	76%	51			
Pocatello	203	21%	246	-45%	135			
Moscow	48	54%	74	-14%	64			
Coeur d'Alene	97	14%	111	2%	113			
Total *	654	35%	883	-25%	659			

^{*} Judge Pappas also logged approximately 35 hours in San Diego during 1998.

